

***[My Name]***  
***[My Address]***  
***[My City, State, Zip Code]***

***[Date]***

CERTIFIED MAIL

***[Name of Creditor]***  
***[Address]***  
***[City, State, Zip Code]***

RE: Account No. \_\_\_\_\_

Dear Sir or Madam:

I am writing to report a fraudulent credit card account or loan opened in my name. I discovered this account on my credit report. I am a victim of identity theft, and I did not open this account. Enclosed are copies of documents ***[list all the documents you have to support your case, such as a police report, ID Theft Affidavit, etc...]*** concerning the unauthorized use of my identity.

I am requesting that you take the following actions:

- Close the account
- Remove any charges and fees related to the fraudulent account
- Send a letter to me stating this account has been closed and all charges and fees have been removed

Please notify me within 10 business days of the actions you have taken. Thank you for your anticipated assistance in resolving this problem. Please contact me at ***[your telephone number or e-mail]*** if you have any questions.

Sincerely,  
***[My Name]***

Enclosures: ***[list documents you are enclosing.]***